

TABLE 4 TO PARAGRAPH (d): MULTIFAMILY RISK MULTIPLIERS

Risk Factor	Value or Range	Risk Multiplier
Payment Performance	Performing	1.00
	Delinquent more than 60 days	1.10
	Re-performing (without modification)	1.10
	Modified	1.20
Interest-only	No	1.00
	Yes (during the interest-only period)	1.10
Loan Term	Loan term <= 1 Yr	0.70
	1 Yr < loan term <= 2 Yr	0.75
	2 Yr < loan term <= 3 Yr	0.80
	3 Yr < loan term <= 4 Yr	0.85
	4 Yr < loan term <= 5 Yr	0.90
	5 Yr < loan term <= 7 Yr	0.95
	7 Yr < loan term <= 10 Yr	1.00
	Loan term > 10 Yr	1.15
Original Amortization Term	Original amortization term <= 20 Yr	0.70
	20 Yr < original amortization term <= 25 Yr	0.80
	25 Yr < original amortization term <= 30 Yr	1.00
	Original amortization term > 30 Yr	1.10
Original Loan Size (in millions)	Loan size <= \$2m	1.45
	\$2m < loan size <= \$3m	1.35
	\$3m < loan size <= \$4m	1.25
	\$4m < loan size <= \$5m	1.15
	\$5m < loan size <= \$6m	1.08
	\$6m < loan size <= \$7m	1.02
	\$7m < loan size <= \$8m	0.96
	\$8m < loan size <= \$9m	0.92
	\$9m < loan size <= \$10m	0.88
	\$10m < loan size <= \$11m	0.86
	\$11m < loan size <= \$12m	0.84
	\$12m < loan size <= \$13m	0.82
	\$13m < loan size <= \$14m	0.81
	\$14m < loan size <= \$15m	0.81
	\$15m < loan size <= \$16m	0.80
	\$16m < loan size <= \$17m	0.80
	\$17m < loan size <= \$18m	0.80
	\$18m < loan size <= \$19m	0.80
	\$19m < loan size <= \$20m	0.80
	\$20m < loan size <= \$21m	0.80
	\$21m < loan size <= \$22m	0.80
	\$22m < loan size <= \$23m	0.79
	\$23m < loan size <= \$24m	0.78
	\$24m < loan size <= \$25m	0.76
	Loan size >\$25m	0.70
Special Products	Not a special product	1.00
	Student housing	1.15
	Rehab/value-add/lease-up	1.25